

		MAX	EASY	LITE
PERSONAL COVERS				
1. Personal Accident Covers for ADPD and 3rd degree burns.	Per Insured Person • 70 years & below • Over 70 years • Child Per Family	S\$600,000 S\$100,000 S\$100,000 No aggregate per family	S\$300,000 S\$50,000 S\$100,000 No aggregate per family	S\$150,000 S\$50,000 S\$50,000 No aggregate per family
2. Medical Expenses Incurred Overseas* Covers outpatient and hospitalisation medical expenses incurred overseas arising from accident or sickness, emergency dental expenses arising from accident and accidental miscarriage. Including treatment by Chinese physician & Chiropractor (S\$30 per visit up to S\$500) and Physiotherapist or Dentist (up to S\$500).	Per Insured Person • 70 years & below • Over 70 years • Per Family	S\$1,000,000 S\$100,000 S\$1,200,000	S\$300,000 S\$50,000 S\$600,000	S\$150,000 S\$50,000 S\$300,000
3. Medical Expenses Incurred Upon Return To Singapore* Treatment must first be sought while overseas. Upon return to Singapore, follow up treatment must be sought within 5 days from date of return; for treatment up to 10 days from date of return.	Per Insured Person • 70 years & below • Over 70 years Per Family	S\$10,000 S\$1,500 S\$30,000	S\$3,000 S\$1,000 S\$6,000	S\$1,000 S\$500 S\$2,000
4. Overseas Hospitalisation Allowance For each complete day of hospitalisation while overseas.	Per Insured Person Per Family	S\$150/day; up to 90 days S\$13,500	S\$150/day; up to 90 days S\$13,500	N.A.
5. Post-Trip Hospitalisation Allowance In Singapore For each complete day of hospitalisation in Singapore arising from the follow up treatment that necessitates hospital stay	Per Insured Person Per Family	S\$100/day; up to 10 days S\$3,000	S\$100/day; up to 5 days S\$1,500	N.A.
6. Emergency Medical Evacuation & Repatriation	Per Insured Person • 70 years & below • Over 70 years	Unlimited S\$150,000	Unlimited S\$100,000	S\$600,000 S\$100,000
7. Additional Accommodation & Travelling Expenses Incurred due to the written medical advice by qualified medical practitioner as a result of accident or sickness	Per Insured Person Per Family	S\$25,000 S\$50,000	S\$15,000 S\$30,000	N.A.
8. Guardian for Return of Dependent Child(ren) Pays for the next of kin to accompany your unattended child(ren) home in the event of your hospitalisation overseas	Per Insured Person Per Family	S\$20,000 S\$40,000	S\$10,000 S\$20,000	N.A.
9. Compassionate Visit by a Relative or Friend (I) Due to your injury, sickness or disease Compassionate Visit by a Relative or Friend (II) Due to your death	Per Insured Person Per Family Per Insured Person Per Family	S\$15,000 S\$30,000 S\$3,000 S\$6,000	S\$5,000 S\$10,000 S\$3,000 S\$6,000	N.A.
INCONVENIENCE/LIABILITY COVERS				
10. Travel Document & Money Reimburse the cost of replacing travel documents overseas; including the loss of money due to theft or robbery	Per Insured Person Per Family	S\$5,000 S\$7,500 Loss of money limit of S\$500.	S\$3,000 S\$5,000 Loss of money limit of S\$500.	S\$1,500 S\$3,000 Loss of money limit of S\$500.
11. Loss or Damage to Baggage & Personal Effects Limits applicable are: - S\$500 in aggregate for jewelry - S\$1,500 in aggregate for electronic items or equipment - S\$3,000 in aggregate per suitcase/bag	Per Insured Person Per Family	S\$6,000 S\$10,000 Limit to S\$500 any one article or pair or set of articles. Limit to S\$1,000 for any one article for video equipment, tablet device, camera and laptop.	S\$4,000 S\$7,000 Limit to S\$500 any one article or pair or set of articles. Limit to S\$1,000 for any one article for video equipment, tablet device, camera and laptop.	S\$1,000 S\$3,000 Limit to S\$250 any one article or pair or set of articles. Limit to S\$500 for any one article for video equipment, tablet device, camera and laptop.
12. TravelEASE Shopping Shield Covers items bought during the trip with a Singapore issued Credit Card and are stolen or robbed while overseas. Limits applicable are: - S\$500 in aggregate for jewelry - S\$1,500 in aggregate for electronic items or equipment - S\$3,000 in aggregate per suitcase/bag	Per Insured Person Per Family	S\$2,000 S\$6,000 Limit to S\$500 any one article or pair or set of articles. Limit to S\$1,000 for any one article for video equipment, tablet device, camera and laptop.	S\$1,000 S\$3,000 Limit to S\$500 any one article or pair or set of articles. Limit to S\$1,000 for any one article for video equipment, tablet device, camera and laptop.	N.A.
13. Trip Cancellation or Postponement Covers trip cancellation, postponement or replacement of traveler arising from Insured Events within 60 days before departure	Per Insured Person Per Family	S\$15,000 S\$25,000	S\$6,000 S\$10,000	S\$5,000 S\$10,000
14. Trip Curtailment Including Disruption Covers loss of un-utilized portion of prepaid travel costs and expenses for: - Trip curtailment after departure arising from Insured Events resulting in your return to Singapore; - Trip disruption whilst overseas due to your hospitalisation overseas for more than 24 hours	Per Insured Person Per Family	S\$6,000 S\$10,000	S\$5,000 S\$10,000	N.A.
15. Financial Collapse of Licensed Tour Operators Cover loss of non-refundable or un-utilized prepaid travel costs and expenses for trip cancellation/ curtailment occurring after the date of issue of policy	Per Insured Person Per Family	S\$12,000 S\$20,000	S\$6,000 S\$10,000	S\$5,000 S\$10,000
16. Personal Liability / Family Liability		S\$1,000,000 Per Insured Person and Family		

		MAX	EASY	LITE
CASH BENEFITS (Maximum Limit is Applicable to Per Insured Person/Family)				
17. Baggage Delay Extended to cover delay as a result of your baggage being wrongly picked up at the bag carousel by another passenger whilst overseas	Per Insured Person Maximum Limit	S\$200 for 1st 6 hours (whilst overseas & in Singapore) & S\$125 per full 4 hours thereafter (whilst overseas) S\$1,000	S\$200 for 1st 6 hours (whilst overseas & in Singapore) & S\$125 per full 4 hours thereafter (whilst overseas) S\$1,000	S\$100 for 1st 6 hours (whilst overseas & in Singapore) & \$100 per full 6 hours thereafter (whilst overseas) S\$1,000
18. Travel Delay Due to Natural Disasters and other Insured Events	Per Insured Person Maximum Limit	S\$100 for 1st 6 hours (whilst overseas & in Singapore) & S\$65 per full 4 hours thereafter (whilst overseas) S\$1,500	S\$100 for 1st 6 hours (whilst overseas & in Singapore) & S\$65 per full 4 hours thereafter (whilst overseas) S\$1,500	S\$100 for 1st 6 hours (whilst overseas & in Singapore) & S\$100 per full 6 hours thereafter (whilst overseas) S\$1,500
19. Flight Overbooked Whilst Overseas	Per Insured Person	S\$150	S\$150	S\$150
20. Flight Deviation Due to (a) adverse weather conditions; or (b) landing at alternative destination for emergency medical treatment of a fellow passenger	Per Insured Person Maximum Limit	S\$100 for 1st 6 hours & S\$65 per full 4 hours thereafter S\$1,000	S\$100 for 1st 6 hours & S\$65 per full 4 hours thereafter S\$1,000	S\$100 per full 6 hours S\$1,000
21. Delay Due to Hijack	Per Insured Person Maximum Limit	S\$500 per 12 hours S\$5,000	S\$500 per 12 hours S\$5,000	N.A.
22. Loss of Hotel Facilities	Per Insured Person Maximum Limit	S\$200 per 24 hours S\$300	S\$100 per 24 hours S\$200	N.A.
BONUS COVERS				
23. Full Terrorism Cover	Per Insured Person	S\$500,000	S\$250,000	N.A.
24. War Cover	Per Insured Person	Extend to the Accidental Death & Permanent Disablement	Extend to the Accidental Death & Permanent Disablement	N.A.
25. Leisure Underwater Activities	Per Insured Person	S\$250,000	S\$250,000	N.A.
26. Alternative Accommodation Arrangement	Per Insured Person Per Family Per Trip	S\$100 S\$200 S\$400	S\$100 S\$200 S\$400	N.A.
27. Alternative Travel Arrangement	Per Insured Person Per Family	S\$500 S\$1,000	S\$500 S\$1,000	N.A.
28. Emergency Phone Charges	Per Insured Person/Family	S\$200	S\$150	S\$100
29. Reconstructive Surgery Due to Burns	Per Insured Person Per Family	S\$20,000 S\$40,000	S\$20,000 S\$40,000	N.A.
30. Recuperation Allowance Due to Accidental Miscarriage	Per Insured Person	S\$200	S\$100	N.A.
31. Quarantine Allowance Due to 16 Infectious Diseases Upon Return to Singapore	Per Insured Person Per Family	S\$100 per day for 5 days S\$1,000	S\$50 per day for 5 days S\$1,000	N.A.
32. Golf Cover a. Loss of damage of golf equipment b. Hole-in-one c. Unused green fees d. Damage of buggy	Maximum Limit	S\$1,000 S\$500 S\$250 S\$500	S\$500 N.A. N.A. N.A.	N.A. N.A. N.A. N.A.
OPTIONAL TOP UP COVERS (Applicable for Single Trip only)				
33. Rental Vehicle Excess Cover	Per Insured Person/Family	S\$1,500 per vehicle	S\$1,500 per vehicle	S\$1,500 per vehicle
34. Home Protect Covers against house break-ins and fire while the Insured Person(s) is/are overseas	Per Insured Person/Family	S\$5,000	S\$5,000	S\$5,000
35. Pet Care Get S\$50 for every 6 hours that your return home is delayed to cover additional kennel costs	Per Insured Person/Family	S\$200	S\$200	S\$200

DURATION (DAY/S)	AREA A			AREA B			AREA C			AREA D		
	MAX	EASY	LITE	MAX	EASY	LITE	MAX	EASY	LITE	MAX	EASY	LITE
SINGLE TRIP - INDIVIDUAL												
1 – 4	S\$41	S\$31	S\$24	S\$55	S\$44	S\$34	S\$74	S\$60	S\$47	S\$80	S\$65	S\$52
5 – 8	S\$55	S\$42	S\$34	S\$72	S\$56	S\$44	S\$92	S\$81	S\$63	S\$103	S\$90	S\$71
9 – 12	S\$71	S\$57	S\$45	S\$93	S\$73	S\$57	S\$124	S\$107	S\$84	S\$133	S\$119	S\$93
13 – 16	S\$88	S\$70	S\$55	S\$110	S\$90	S\$70	S\$148	S\$129	S\$102	S\$155	S\$141	S\$110
17 – 20	S\$105	S\$82	S\$64	S\$129	S\$106	S\$83	S\$166	S\$147	S\$115	S\$179	S\$160	S\$125
21 – 25	S\$118	S\$96	S\$75	S\$144	S\$118	S\$92	S\$182	S\$164	S\$128	S\$198	S\$178	S\$140
26 – 31	S\$127	S\$109	S\$86	S\$156	S\$125	S\$98	S\$195	S\$176	S\$138	S\$209	S\$184	S\$144
Each Add'l Week	S\$35	S\$25	S\$20	S\$39	S\$31	S\$24	S\$46	S\$38	S\$30	S\$52	S\$43	S\$34
SINGLE TRIP - FAMILY												
1 – 4	S\$98	S\$73	S\$58	S\$131	S\$99	S\$78	S\$168	S\$136	S\$107	S\$185	S\$150	S\$118
5 – 8	S\$129	S\$101	S\$80	S\$172	S\$129	S\$101	S\$210	S\$185	S\$145	S\$235	S\$206	S\$162
9 – 12	S\$169	S\$137	S\$107	S\$224	S\$167	S\$131	S\$284	S\$246	S\$192	S\$305	S\$272	S\$213
13 – 16	S\$210	S\$168	S\$132	S\$264	S\$207	S\$162	S\$339	S\$297	S\$233	S\$357	S\$323	S\$252
17 – 20	S\$252	S\$196	S\$154	S\$308	S\$243	S\$190	S\$380	S\$338	S\$264	S\$411	S\$367	S\$287
21 – 25	S\$290	S\$230	S\$181	S\$345	S\$269	S\$210	S\$417	S\$375	S\$294	S\$454	S\$408	S\$319
26 – 31	S\$305	S\$262	S\$206	S\$373	S\$286	S\$225	S\$447	S\$403	S\$316	S\$480	S\$423	S\$331
Each Add'l Week	S\$81	S\$60	S\$48	S\$94	S\$71	S\$56	S\$105	S\$86	S\$67	S\$118	S\$99	S\$77

DESCRIPTION	WORLDWIDE (AREA A TO AREA D INCLUDED)	
	INDIVIDUAL (PER INSURED INDIVIDUAL)	FAMILY (PER INSURED FAMILY)
SINGLE TRIP OPTIONAL TOP-UP*		
Rental Vehicle Excess Cover	S\$4.50	S\$10.80
Home Protect	S\$3.50	S\$8.50
Pet Care	S\$2.00	S\$4.80

*Applicable to Single Trip only.

DESCRIPTION	AREA B (AREA A INCLUDED)		AREA D (WORLDWIDE)	
	MAX	EASY	MAX	EASY
ANNUAL MULTI-TRIP				
Individual	S\$323	S\$256	S\$410	S\$345
Family	S\$583	S\$496	S\$730	S\$625

AREA A Brunei, Indonesia, Malaysia, Philippines, Thailand, Vietnam.

AREA B Australia, Cambodia, China (excluding Tibet and Mongolia), Hong Kong, India, Japan, Laos, Macau, Myanmar, New Zealand, South Korea, Taiwan, and all countries listed under Area A.

AREA C Andorra, Austria, Belgium, Canada, Cyprus, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Morocco, Norway, Pakistan, Portugal, San Marino, Spain, Sri Lanka, Sweden, Switzerland, The Netherlands, Turkey, United Kingdom, United Arab Emirates (UAE), United States of America, Vatican City, and all countries listed under Area B.

AREA D Worldwide excluding countries in the Country Exclusion List: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Somalia, Sudan, Syria. (The Country Exclusion List is subject to change. Please check sompo.com.sg for the most updated list).

Note: If your travel crosses more than one Area on the same trip, premium should be calculated based on the Area with the higher premium.

GENERAL TERMS AND CONDITIONS

- CIMB TravelEASE Insurance is underwritten by Sompo Insurance Singapore Pte. Ltd. and distributed by CIMB Bank Berhad, Singapore Branch.
- CIMB TravelEASE Insurance is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy once issued is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the insurer or visit the GIA/LIA or SDIC website (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).